



**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

**GOLDMAN & BESLOW, LLC**  
**Attorneys At Law**  
**7 Glenwood Avenue - Suite 311B**  
**East Orange, New Jersey 07017**  
**(973) 677-9000**  
**Attorneys for Debtor(s)**  
**David G. Beslow, Esq. #DGB-5300**

**In re:**

**UMIT ARAT**

**Case No. 19-20673**

**Chapter: 13**

**Hearing Date: February 6, 2020**

**Judge: Hon. Vincent F. Papalia**

**LOSS MITIGATION ORDER**

The relief set forth on the following pages numbered 2 and 3 is hereby **ORDERED**.

**DATED: February 13, 2020**

  
\_\_\_\_\_  
**Honorable Vincent F. Papalia**

**United States Bankruptcy Judge**

Page: **2**  
Debtor(s): **Umit Arat**  
Case No.: **19-20673-VFP - Chapter 13**  
Caption: **Loss Mitigation Order**

---

**THIS MATTER** being opened to the Court by Goldman & Beslow, LLC, attorneys for the debtor, David G. Beslow, Esq., appearing, and this Court having considered the argument of counsel and good cause appearing, and there being no opposition; it is hereby

**ORDERED** that this Order concerns the following:

Property: 175 West 2<sup>nd</sup> Street, Clifton, New Jersey 07011

Creditor: Caliber Home Loans

- The debtor and creditor listed above are directed to participate in Loss Mitigation and are bound by the court's Loss Mitigation Program and Procedures (LMP).
- The Loss Mitigation process shall terminate on 5/12/2020 ~~(90 days from the date of the entry of this order)~~, unless an *Application for Extension or Early Termination of the Loss Mitigation Period* is filed under Section IX.B. of the LMP).
- The debtor must make adequate protection payments to the creditor during the Loss Mitigation Period in the amount of \$1,846.87 on the due date set forth in the note, including any grace period. See Section VII.B. of the LMP.
- If a relief from stay motion pursuant to section 362(d) is pending upon entry of this Order or if such a motion is filed during the loss mitigation period, the court may condition the stay upon compliance by the debtor with the fulfillment of the debtor's obligations under the Loss Mitigation Order. If the debtor fails to comply with the loss mitigation process and this Order, the creditor may apply to terminate the Order as specified in Section IX.B of the LMP and to obtain relief from the stay.
- Extension or early termination of the LMP may be requested as specified in Section IX.B of the LMP.
- If this case is dismissed during the loss mitigation period, loss mitigation is terminated effective on the date of the order of dismissal.
- The parties shall utilize the Loss Mitigation Portal during the Loss Mitigation Period.
- Within 14 days of the date of this order, the creditor shall ensure that it is registered on the loss mitigation portal and that all of its initial loss mitigation document requirements are available on the portal.

**Page:** 3

**Debtor(s):** Umit Arat

**Case No.:** 19-20673-VFP - Chapter 13

**Caption:** Loss Mitigation Order

---

- Within 35 days of the date of this order, the debtor shall upload and submit through the loss mitigation portal a completed Creditor's Initial Package.
- Within 14 days of the debtor's submission of the Creditor's Initial Package, the creditor shall acknowledge receipt of same and designate the single point of contact for debtor's review.